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ABSTRACT

This briefing paper presents statistical evidence from a variety of data sources that the real income of the average U.S. household has been stagnant for a decade; primary causes are also examined. The major reasons identified for income stagnation are (1) declining real wages; (2) a less productive economy (economic growth has slowed down) causing unemployment rates to rise; (3) a huge U.S. merchandise trade deficit with other nations caused by growing imports; (4) loss of higher-paying jobs as a result of the expanding trade deficit; (5) declining proportion of middle-income jobs within both the goods-producing and the service-producing sectors and rising proportion of low-paying jobs; (6) failure of the minimum wage to keep up with inflation; (7) less likelihood of laid-off workers finding comparable paying jobs, even if they are reemployed; (8) increased hiring by employers of part-time workers at low wages without fringe benefits; and (9) increased housing costs in real terms. The paper concludes with a discussion of the implications of continuing with the same economic policies that have led to economic stagnation. Thirty-six tables and their sources are included. (NLL)

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Economic Policy Institute **Briefing Paper**

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FAMILY INCOMES IN TROUBLE

I. Introduction

There is now clear statistical evidence that the real income of the average American household has been stagnant for a decade. At first, many economists dismissed the numbers as unreliable or as a temporary aberration. But the trends have persisted, and corroborating analyses by independent researchers now leave little doubt that profound shifts in the distribution of income and wealth are occurring beneath the surface of the U.S. economy. These shifts suggest that the economy is failing to generate a higher standard of living for the majority of Americans -- which is the ultimate measure of economic performance.

Statistics being what they are, there is no one single number that completely reflects the stagnation in real (inflation adjusted) incomes. The evidence is rather a mosaic of data, which, when looked at as a whole, presents an unmistakable pattern. This briefing paper displays the major pieces of the mosaic of income stagnation and examines its primary causes.

II. Income and Living Standards

In the two and one-half decades following World War II, Americans experienced continual improvements in incomes and living standards. Wages moved up steadily, government programs were adopted which helped people buy homes and acquire an education, and strong demand for labor kept unemployment low. Inflation-adjusted family and household incomes rose steadily with few interruptions until 1973. Since then, family incomes have fluctuated along a declining trend line. In 1985 both family and household real incomes were below their 1973 peak.

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Note: Nothing in this paper should be construed as reflecting the views of the Economic Policy Institute or as an attempt to affect the passage of any bill before Congress.

Sources for the data that follows begin on page 18.

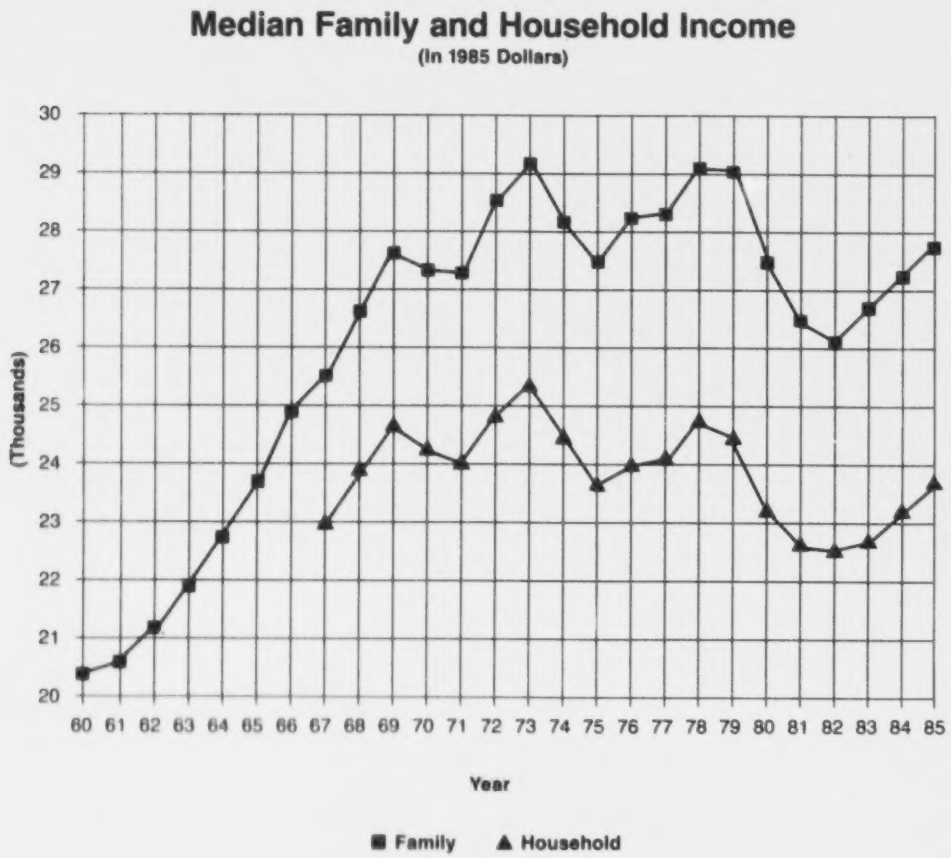

TABLE 1
Family and Household Median Income [1]
(in 1985 Dollars)

	Family	Household
1965	23,718	n/a
1967	25,558	23,013
1973	29,169	25,444
1979	29,027	24,394
1985	27,735	23,618

Median family incomes have been stagnant or declining regardless of family structure:

TABLE 2
Family Median Income by Type of Family [2]
(In 1985 Dollars)

	Married Couple Families		Single Parent Families	
	Wife in Labor Force	Wife Not In Labor Force	Male Head	Female Head
1965	29,289	22,458	20,946	12,033
1973	36,897	27,649	26,012	14,038
1979	36,977	26,299	24,991	14,708
1985	36,431	24,556	22,622	13,660

Or of race:

TABLE 3
Family Median Income by Race [3]
(in 1985 Dollars)

	Black	White	Hispanic
1965	n/a	24,721	n/a
1967	15,706	26,528	n/a
1973	17,595	30,487	21,095
1979	17,151	30,289	20,998
1985	16,786	29,152	19,027

Or of age, with the exception of elderly families, whose incomes have been somewhat protected by the Social Security system.

TABLE 4
Family Median Incomes, by Age of Householder [4]
(In 1985 Dollars)

	Under 25	25-34	35-44	45-54	55-64	Over 65
1965	18,189	23,988	26,802	28,066	23,457	11,788
1973	19,406	29,558	34,645	36,863	30,950	15,561
1979	19,285	28,679	34,017	37,561	32,568	16,757
1985	15,089	26,023	32,669	36,653	30,605	19,162

Families with children were also hard hit.

TABLE 5
Mean Incomes of Families With Children [5]
(In 1984 Dollars)

	1967	1973	1979	1984
All Families With Children	28,369	32,206	31,138	29,527
-- White	29,697	33,859	32,826	31,298
-- Black	17,790	20,708	20,150	18,504
-- Hispanic	--	23,280	23,778	21,663
Two Parent Families With Children	30,139	35,493	35,383	34,379
-- White	30,963	36,276	35,976	34,954
-- Black	21,121	27,040	28,645	28,096
-- Hispanic	--	26,247	27,539	25,777
Female Headed Families With Children	14,184	14,371	14,530	13,257
-- White	15,836	15,853	16,016	14,611
-- Black	10,819	11,619	11,710	10,522
-- Hispanic	--	12,175	11,223	10,560

Among families with children, only in the highest 20 percent income group have average real incomes improved since 1979.

TABLE 6
Mean Income of Families With Children, by Income Quintile [6]
(In 1984 Dollars)

	1	2	3	4	5	All Family Mean
1973	9308	20,678	28,988	38,796	63,258	32,206
1979	8057	19,179	28,855	38,203	61,256	31,138
1984	6142	16,491	25,836	36,967	62,198	29,527
Percent Change 73-84	-34.0	-20.2	-10.9	-4.7	-1.7	-8.3
79-84	-23.8	-14.0	-10.5	-3.2	+1.5	-5.2

Stagnant family incomes are resulting in a decline in the proportion of families in the middle class. Between 1973 and 1985 the proportion of all American families with incomes between $20,000 and $49,999 dropped from 52.8 to 47.7 percent. During this period the lowest income category, families earning less than $20,000, grew the most. The proportion of families with incomes over 50,000 increased slightly.

TABLE 7
Percent of Families in Various Income Categories [7]
(in 1985 dollars)

	0-19,999	20,000-34,999	35,000-49,999	50,000 +
1970	32.7	35.1	19.3	13.0
		54.4		
1973	30.6	31.8	21.0	16.5
		52.8		
1979	32.0	30.3	21.0	16.8
		51.3		
1985	34.0	28.9	18.8	18.3
		47.7		

Recent years have also seen a greater inequality in the distribution of income among families. The share of total income going to the bottom three-fifths of American families has declined. The share going to the bottom two-fifths is now the lowest since these statistics were first calculated by the Census Bureau in 1947.

TABLE 8
Percent of Family Income Going to Various Fifths, and Top 5 Percent [8]

	Lowest	Second	Middle	Fourth	Top Fifth	Top 5%
1947	5.0	11.9	17.0	23.1	43.0	17.5
1965	5.2	12.2	17.8	23.9	40.9	15.5
1973	5.5	11.9	17.5	24.0	41.1	15.5
1979	5.2	11.6	17.5	24.1	41.7	15.8
1985	4.7	11.0	17.0	24.4	42.9	15.8
1985*	4.6	10.9	16.9	24.2	43.5	16.7

The Federal Reserve Board's definition of income is somewhat broader than that used by the Census Bureau. But the Federal Reserve's numbers show a similar trend toward inequality.

TABLE 9
Share of Family Income by Quintile [9]

	Lowest	Second	Middle	Fourth	Top
1969	4	11	17	23	45
1976	4	10	15	23	48
1982	4	9	15	23	49

There has been an increase in the number of America's poor -- people whose income does not even provide for a bare minimum standard of living:

TABLE 10
Poverty Rates for Individuals and Families [10]

	Persons in Poverty				Families in Poverty			
	All	Black	White	Hispanic	All	Black	White	Hispanic
1966	14.7	41.8	12.2	n/a	11.8	35.5	9.3	n/a
1973	11.1	31.4	8.4	21.9	8.8	28.1	6.6	19.8
1979	11.7	31.0	9.0	21.8	9.2	27.8	6.9	20.3
1985	14.0	31.3	11.4	29.0	11.4	28.7	9.1	25.5

And in the proportion of America's children living in poverty:

TABLE 11
Percentage of Children in Poverty by Race [11]
(Ages 0 through 17)

	Total	Black	White	Hispanic
1959	26.9	65.5	20.6	n/a
1969	13.8	39.6	9.7	n/a
1979	16.0	40.8	11.4	27.7
1984	21.0	46.2	16.1	38.7
% Change, 1959-79	-40.5	-37.7	-44.7	--
% Change, 1979-84	+31.2	+13.2	+41.2	+39.7

Wealth has also become more concentrated. Stock ownership by American families dropped from 25% in 1977 to 19% in 1983.** The share of wealth going to the bottom 90% of families decreased from 36.0% in 1963 to 32.1% in 1983.

TABLE 12
Shares of Total Family Wealth [12]

	Bottom 90%	90 to 99th%	Top 1%
1963	36.0	32.4	31.6
1983	32.1	33.6	34.3

The decline in real incomes is reflected in an increase in the cost of maintaining middle class living standards:

TABLE 13
Percent of Family Median Income Needed for Major Purchases: [13]

	Auto	Mortgage, Excluding Taxes
1970	--	17.9
1973	34.0	--
1984	43.0	--
1986	--	29.0

Homeownership rates, after 35 straight years of increase, began to decline in 1980, and the American dream of owning one's own home is in danger of slipping away:

TABLE 14
Home Ownership Rate and Status of Mortgages [14]

	Ownership Rate	Mortgages 90+ Days Delinquent
1965	63.3	.33
1973	64.5	.45
1979	65.2	.48
1985	64.1	.93

The statistics on homeownership are slow to change because

they include all the people who were able to buy homes in better times. Among young families the slide in homeownership rates is more dramatic:

TABLE 15
Homeownership Rate for Young Households, by Age of Household Head [15]

	Under 25	25 to 29	30 to 34	35 to 39
1973	23.4	43.6		
1981	20.7	41.7	59.3	68.9
1985	17.4	37.7	54.7	65.7

Not surprisingly, in order to maintain living standards Americans are saving less and borrowing more:

Table 16
Debt and Savings, All Households [16]

	Savings Rate	Installment Debt As % of Disposable Pers. Income
1965	7.0	15.0
1973	9.4	16.0
1979	6.8	17.7
1985	4.6	19.4

NOTE ON PER CAPITA INCOME

Family and household income statistics are calculated by the Bureau of the Census of the US Department of Commerce from its Current Population Surveys. Some writers have attempted to invalidate the Bureau's numbers by pointing out that another statistic, Per Capita Income, has not fallen the way family income has.

Per Capita Income is derived simply by dividing the total population into estimates of the nation's total income, rather than based on a sample of actual households.

In addition, Per Capita Income counts certain non-cash and hypothetical items as income which the Family and Household numbers do not. These include: the value of "in-kind"government

payments, non-cash fringe benefits, estimated rental value of owner occupied homes, value of goods produced and consumed at home. Some of these additions are reasonable. Some much less so. For example, an impoverished person who is hospitalized under Medicaid is considered to have had an increase in income equivalent to the government's cost.

In general, the Census definitions of family and household income are better measures of what is happening to American living standards. They measure the income of people grouped the way they actually live -- in families or independent households -- rather than as abstracted isolated individuals. And, in any event, even the more generously defined Per Capita Income slowed considerably after 1973.**

TABLE 17
Average Annual Percent Change in Real Per Capita Personal Income [17]

1965-1973	3.5
1973-1979	1.6
1979-1985	1.2

III. Why Incomes Are Stagnating

The major reason for declining family incomes and increasing inequality is declining real wages. Most incomes come from wages, and average earnings in today's dollars have declined substantially since their peak in 1973 -- weekly wages by 14.5%, And hourly wages by 10.1%.

TABLE 18
Average Weekly and Hourly Earnings [18]
(in 1985 Dollars)

	All Industries		Manufacturing		Retail		Services	
	Week	Hour	Week	Hour	Week	Hour	Week	Hour
1965	325.19	8.38	366.34	8.89	226.90	6.20	250.75	6.98
1973	352.01	9.54	403.09	9.90	233.24	7.05	284.02	8.40
1979	325.83	9.13	399.06	9.93	205.38	6.71	259.69	7.94
1985	301.16	8.58	385.56	9.52	177.31	5.97	260.76	7.95

Since real wages measure the purchasing power of a paycheck, the jump in consumer prices, largely as a result of the oil crises of the 70's, helped force down earnings since 1973.

TABLE 19
Inflation Rates and Percent Changes in Real Earnings [19]

	Consumer Prices	Hourly Earnings
1973	6.2	+0.4
1974	11.0	-3.2
1975	9.1	-2.1
1976	5.8	+1.6
1977	6.5	+1.4
1978	7.7	+0.8
1979	11.3	-2.8
1980	13.5	-4.9
1981	10.4	-1.2
1982	6.1	0.0
1983	3.2	+1.2
1984	4.3	+0.4
1985	3.6	-0.6

But the continued stagnation in earnings is primarily a result of a less productive economy. Economic growth has slowed down:

TABLE 20
Average Annual Growth Rate of GNP [20]

65-73	3.5
73-79	2.8
79-85	1.9

Causing unemployment rates to rise:

TABLE 21
Unemployment Rates [21]

	Total	Black	White
1965	4.5	N/A	4.1
1973	4.9	9.4	4.3
1979	5.8	12.3	5.1
1985	7.2	15.1	6.2

Growing imports have created a huge U.S. merchandise trade deficit with other nations:

TABLE 22
U.S. Merchandise Trade Balance [22]
(In Millions of Dollars)

	Exports	Imports	Balance
1970	42,659	42,429	+230
1973	70,823	73,573	-2,750
1979	181,860	222,228	-40,368
1985	213,146	361,626	-148,480

Jobs in industries that export, and those that compete with imports are generally higher paying jobs than those in the rest of the economy. Thus, as the trade deficit expands, it is primarily higher paying jobs that are lost:

TABLE 23
Percent Distribution of Earnings, 1983, Export and Import-Competing Industries [23]

Earnings	All Indust.	Export Ind.	Import-Competing Industries
1,000-10,000	33.1	23.6	22.8
10,000-20,000	26.8	28.3	28.3
20,000-30,000	20.7	25.3	25.5
30,000-40,000	10.6	13.0	13.2
40,000-50,000	4.0	4.7	4.8
50,000-60,000	2.0	2.2	2.2
60,000 +	2.7	2.6	2.7

The increase in imports has led to an absolute decline in the number of jobs in the high wage goods-producing sectors. Fully 75 percent of the new jobs gained since 1979 were in the retail and business/health services sectors, both of which pay substantially below both the manufacturing and the average wage for the economy.

TABLE 24
Number of Jobs by Sector [24]
(in thousands)

	1965	1973	1979	1985	79-85 gain	1985 weekly wage
Total Non-Agric.	60,765	76,790	89,482	97,692	+8210	$301.16
Goods Producing	21,926	24,893	26,574	25,054	-1520	
--Mining	632	642	957	969	+12	518.63
--Construction	3,232	4,097	4,644	4,661	+17	462.20
--Manufacturing	18,062	20,154	20,972	19,424	-1548	385.56
Service Producing	38,838	51,897	62,909	72,638	+9729	
--Transportation, Public Utils.	4,036	4,656	5,154	5,301	+147	448.37
--Wholesale Trade	3,466	4,277	5,170	5,770	+600	358.36
--Retail Trade	9,250	12,329	14,966	17,418	+2452	177.31
--Finance, Insur., Real Estate	2,977	4,046	4,963	5,924	+961	288.65
--Services	9,036	12,857	17,043	21,931	+4888	260.76
--Government	10,074	13,732	15,612	16,294	+682	N/A

Not only are jobs shifting from higher to lower paying industries but the proportion of middle income jobs is declining within both the goods-producing and the service producing sectors. And the proportion of low paying jobs has been rising.

TABLE 25
Change in Earnings Distribution by Sector, Full Time Wage and Salary Workers [25]

	High	Mid	Low	High	Mid	Low	High	Mid	Low
	1969			1983			69-83 Change		
Total	20	50	30	21	46	33	+1	-4	+3
Goods Producing	21	53	26	24	46	30	+3	-7	+4
Services	17	45	38	19	42	40	+2	-3	+2
Public Sector	24	56	20	23	55	23	-1	-1	+3

A recent study of both part-time and full-time jobs found a similar result:

TABLE 26
Weekly Earnings Distribution, Full and Part-Time Jobs [26]
(In 1982 Dollars)

	Under $239	$239 to $385	Over $385
1973	31.9	34.8	33.3
1982	33.1	33.5	33.5
1985	35.7	31.7	32.6

Another analysis shows that after 1973 the share of new good jobs shrank dramatically, while the share of new low wage jobs surged.

TABLE 27
Percentage Shares of New Job Growth [27]

	63-73	73-79	79-84
Low Wage Jobs	19.1	19.9	58.0
Middle Wage Jobs	32.2	64.2	47.5
High Wage Jobs	47.5	15.9	-5.5

The economic situation at the bottom of the wage scale has been further undermined by the failure of the minimum wage to keep up with inflation. The real value of the minimum wage is below that of 1965 and is less than 40% of the average American wage.

TABLE 28
Hourly Minimum Wage [28]

	Nominal Value	Value in '85 $$	Min.Wg./ Av. Wage
1965	1.25	4.27	.51
1973	1.60	3.87	.41
1979	2.90	4.30	.47
1985	3.35	3.35	.39

In this new environment, workers who are laid off are much less likely to find comparable paying jobs, even if they are re-employed. One study examined the net change in number of workers at each wage level after they were laid off and then re-employed in new jobs between 1979 and 1983. It reported large net increases in the proportion of workers in low-paying jobs.

TABLE 29
Net Impact of Job Loss on Incomes of Full Time Workers [29]

Average Weekly Wages	Net Change, Number of Workers
0-$192	+ 477,000
$192-$276	+ 153,000
$276-$381	- 238,000
$381-$528	- 165,000
$528+	- 226,000

The growing proportion of low paying jobs has expanded the number of household heads whose full-time, year round wages will not take a family of four out of poverty:

TABLE 30
Incidence of Poverty Level Earnings, Percent of Household Heads Expected to Work [30]

	All Households	Male Heads	Female Heads
1967	19.4	13.9	53.4
1972	19.1	14.1	47.8
1979	19.7	14.4	42.4
1984	26.1	21.1	44.9

Increased competition in an era of slow economic growth has prompted many employers to hire part-time workers, who can often be employed at low wages without fringe benefits. More workers who would prefer to work full time are being forced to take part time work.

TABLE 31
Part-Time Jobs as a Percentage of All Jobs [31]

	Part-Time	Involuntary Part-Time
1979	17.1	3.6
1985	18.2	5.3

A 25 year old male worker in 1953 or 1963 could expect to more than double his income over the next ten years. In 1973, a 25 year-old male could expect a mere 16 percent increase in income by 1983. The average male who was 40 in 1973 actually saw a 14% decline in his income over the next ten years.

TABLE 32
Percent Income Gains for Men, Age 25 and 40, Over Ten Year Intervals [32]

	1953 to 1963	1963 to 1973	1973 to 1983
Age 25	+118	+108	+16
Age 40	+36	+25	-14

In 1973 a typical 30 year old man with a mortgage paid 25% of his income to principal and interest. In 1983 he paid 44%.

TABLE 33
Housing Costs and Earnings, 30 Year Old Men [33]

Age 30 in:	Average Earnings at 30 (84$$)	Ratio, Monthly House Carrying Charges/Earnings
1949	11,924	0.14
1959	17,188	0.16
1973	23,580	0.21
1983	17,520	0.44

In recent decades, more women have joined the labor force, partly as a result of affirmative action and a general widening of opportunity for women, but also because more women must work to maintain family and household incomes.

TABLE 34
Labor Force Participation Rate for Women [34]
(20 years of age and older)

1965	39.4
1973	44.4
1979	50.6
1985	54.7

This growing participation of women in the labor force has led to a large increase in the proportion of families in which both husband and wife work:

TABLE 35
Percent of Families with Husbands in Labor Force, with Wives also in the Labor Force [35]

1965	29.6
1973	36.0
1979	43.7
1985	47.0

Yet as tables 2 and 6 showed, family incomes are stagnating even in two earner families. One reason for this is that while women's wages have improved somewhat relative to men's, most of the improvement is due to declining wages for men. And women's absolute wage levels are still quite low.

TABLE 36
Median Earnings for Men and Women, All Year, Full Time Workers [36]
(in 1985 Dollars)

	Men	Women	Men/Women
1965	22,494	13,011	.58
1973	27,759	15,705	.57
1979	25,902	15,606	.60
1985	24,999	16,252	.65

IV. Policy Implications

The reality of declining incomes has been largely ignored in most public discussion of economic policy. This may be because politicians feel that it is better to let sleeping dogs lie, to avoid challenging the widespread perception that Americans are doing better than ever. Or it may be because political leaders are reluctant to raise fundamental questions for which they do not have answers -- or that the possible answers make them uncomfortable.

Among economists there is some dispute over what the numbers mean. Some hold that the lowering of real incomes is almost entirely a function of demography -- that the large numbers of "baby boomers" and women who came into the labor market over the

last decade have expanded the supply of labor and therefore have temporarily depressed wages.

There is undoubtedly some truth to this proposition, but it does not nearly tell the whole story. First, there is little to suggest that as the baby boomers get older the effect of their numbers will disappear. Indeed, unless the demand for labor increases, low wages will continue to plague us until the baby boomers exit the labor market -- and the first of them will not begin to retire until the year 2001.

Secondly, the demographic explanation does not account for the persistence of low wages at all levels. Thus, as Table 32 shows, not only did 25 year-olds in 1973 experience a drastic deceleration in real wages compared to 25 year-olds in previous decades, but 40 year-old males in 1973 -- born in the low birthrate years of the depression -- actually had their income drop fourteen percent over the next decade.

Other economists have dismissed the problem of low wages as simply the costs of a temporary economic "transition" to a global economy in which the U.S. is becoming more of a service producer and less of a goods producer. This, however, does not answer the question of how the erosion of real wages in the U.S. can be stopped. Indeed, the global competition in both manufacturing, and increasingly services as well, is a primary cause of the decline in living standards. Thus, the future toward which we are "in transit" would appear to be characterized by even lower living standards.

In short, there is nothing in either the numbers or the analysis that should lead us to think that the long term decline in real incomes will be "self correcting." There will be no return to the pre-1973 days when America dominated the world economy. We are in a new era which will require new policies and institutions. The current strategy -- which has been to prop up living standards with an unprecedented expansion of debt by government, business, and consumers -- cannot be sustained.

The only way to reverse the trends in real income is to adopt policies which can raise the rate of economic growth, increase the competitiveness of U.S. industries and distribute the benefits of prosperity more widely. The first step is to understand the fact of income stagnation. The second is to begin a national debate on what to do about it.

NOTES

* **NOTE** on TABLE 8, page 5
In 1985 the Census Bureau changed its methodology to more accurately reflect the real income of those families in the upper income brackets. Prior to 1985, all incomes greater than $99,999 were coded as $99,999. In 1985 this was changed so that coding now accommodates incomes up to $299,999. Again, all incomes greater than $299,999 are coded as $299,999, thus greatly understating the income share of upper income families. Accordingly, the Federal Reserve income studies are considered more accurate measurements of income shares.

** **NOTE** in text, page 7
Robert B. Avery, et al, "Survey of Consumer Finances, 1983," Federal Reserve Bulletin, September 1984, p. 685

*** **NOTE** in text, page 9
For a detailed description of the differences in these measurements, see Paul Ryscavage, "Reconciling Divergent Trends in Real Income" in **Monthly Labor Review**, Vol 109. Number 7, July, 1986.

Data Sources For Chart and Tables:

A **CHART**, page 2 **Real Median Family and Household Income**
Census Bureau, Consumer Income, Series P-60, Money Income of Households, Families, and Persons in the United States: 1984 pp 9, 33; Census Bureau, Money Income and Poverty Status of Families and Persons in the United States: 1985, p. 5 (Conversions to 1985 dollars from BLS Consumer Price Index, p. 34 above.)

1 **TABLE 1**, page 2 **Family and Household Median Income**
Same sources as above.

2 **TABLE 2**, page 3 **Family Median Income by Type of Family**
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3 **TABLE 3**, page 3 **Family Median Income by Race**
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4 **TABLE 4**, page 3 **Family Median Incomes, by Age of Householder**
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5 **TABLE 5**, page 4 **Mean Incomes of Families With Children**
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6 **TABLE 6**, page 4 **Mean Income of Families With Children, by Income Quintile**
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7 **TABLE 7**, page 5 **Percent of Families in Various Income Categories**
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8 **TABLE 8**, page 5 **Percent of Family Income Going to Various Fifths, and Top 5 Percent**
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13 **TABLE 13**, page 7 **Percent of Family Median Income Needed for Major Purchases**
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19 **TABLE 19**, page 10 **Inflation Rates and Percent Changes in Real Earnings**
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22 **TABLE 22**, page 11 **U.S. Merchandise Trade Balance**
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33 **TABLE 33**, page 15 **Housing Costs and Earnings, 30 Year Old Men**
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34 **TABLE 34**, page 15 **Labor Force Participation Rate for Women**
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35 **TABLE 35**, page 16 **Percent of Families with Husbands in Labor Force, with Wives also in the Labor Force**
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36 **TABLE 36**, page 16 **Median Earnings for Men and Women, All Year, Full Time Workers**
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Data compiled by Mark Gardner